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STATEMENT

PROPERTY CASUALTY INSURERS ASSOCIATION OF AMERICA (PCI)

H.B. 6869 – AN ACT CONCERNING AUTOMOTIVE GLASS WORK APPOINTMENTS

COMMITTEE ON INSURANCE AND REAL ESTATE

March 5, 2015

The Property Casualty Insurers Association of America (PCI) appreciates the opportunity to comment on H.B. 6869, an act concerning automotive glass work appointments. Our comments are provided on behalf of the member companies of PCI, a national property casualty trade association with over 1,000 member companies. PCI member companies provide 46 percent of Connecticut's personal lines insurance coverage.

PCI is opposed to this bill because we believe that this bill will make it more cumbersome for consumers in Connecticut to have glass repairs made to their cars. Consumer satisfaction regarding glass repairs is high and repairs are generally accomplished in a manner that is quick and convenient for the consumer. Consumer complaints in this area are very rare. Consumer satisfaction relative to glass repair is important to insurers because if a policyholder has a negative glass repair experience, it may impact badly on their overall impression of their auto insurance company.

PCI supports the consumer's right to choose which glass shop handles their glass repairs. Policyholders are currently informed by a number of different means relative to their ability to choose a glass shop to repair their vehicle. There is no reason to make the lives of busy Connecticut consumers more difficult by prohibiting glass repair appointments from being made, in accordance with the wishes of the consumer, by insurers and others involved in the claims handling process. The only thing that this would accomplish is to add hassle to an otherwise hassle-free process. Imagine the dissatisfaction of a consumer who may have had a recent positive experience with glass repair when they find out, if this bill were passed, that the insurer or other claims professional can no longer schedule a glass repair appointment. The previously seamless process that the consumer may recall would be more cumbersome and hassle filled due to the provisions of this bill.

It should also be noted that recent case law suggests that the provisions of this bill may be constitutionally suspect. PCI would submit that it would not be beneficial to pass another law in this subject area which may raise constitutional issues which may only result in further litigation on this issue.

For the foregoing reasons, PCI urges your Committee NOT to advance this bill.